

Commission Schedule

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Period Ended September 30, 2020
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	
Commission Paid - Direct	734,036	246,811	-	246,811	1,519,139	127,380	1,646,519	35,548	57,884	591,313	250,679	27,544	34,208	-	-	20,436	2,664,131	3,644,978
Add: Reinsurance accepted	41,858	16,176	-	16,176	-	-	-	-	(635)	-	33,184	5,452	2,363	-	-	214	40,578	98,612
Less: Reinsurance ceded	1,402,624	31,538	-	31,538	798,682	26,107	824,789	3,714	6,155	149,563	400,667	93,587	23,998	-	15,499	8,504	1,526,476	2,960,638
<b>Net Commission</b>	<b>(626,730)</b>	<b>231,449</b>	<b>-</b>	<b>231,449</b>	<b>720,457</b>	<b>101,273</b>	<b>821,730</b>	<b>31,834</b>	<b>51,094</b>	<b>441,750</b>	<b>(116,804)</b>	<b>(60,591)</b>	<b>12,573</b>	<b>-</b>	<b>(15,499)</b>	<b>12,146</b>	<b>1,178,233</b>	<b>782,952</b>
<b>Break up of Gross Commission</b>																		
Agents	79,896	60,449	-	60,449	541,954	52,823	594,777	15,487	12,363	100,808	8,927	10,982	1,005	-	-	2,287	746,637	886,982
Brokers	487,171	184,400	-	184,400	708,874	41,128	750,002	18,336	15,094	95,862	241,680	13,562	33,203	-	-	9,598	1,177,339	1,848,910
Corporate Agents	166,880	1,959	-	1,959	101,422	7,074	108,496	1,725	30,340	391,509	71	3,000	-	-	-	8,552	543,693	712,532
Others: Web Aggregators, IMF, MISIP etc	89	2	-	2	166,888	26,355	193,243	-	86	3,133	-	-	-	-	-	-	196,463	196,554
<b>Total</b>	<b>734,036</b>	<b>246,811</b>	<b>-</b>	<b>246,811</b>	<b>1,519,139</b>	<b>127,380</b>	<b>1,646,519</b>	<b>35,548</b>	<b>57,884</b>	<b>591,313</b>	<b>250,679</b>	<b>27,544</b>	<b>34,208</b>	<b>-</b>	<b>-</b>	<b>20,436</b>	<b>2,664,131</b>	<b>3,644,978</b>

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Period Ended September 30, 2019
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor Total	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	
Commission Paid - Direct	484,715	281,591	-	281,591	1,649,920	115,919	1,765,839	29,745	57,353	452,923	231,093	32,871	22,497	-	-	17,942	2,610,263	3,376,569
Add: Reinsurance accepted	39,837	9,388	-	9,388	-	-	-	-	637	-	28,654	1,204	-	-	-	-	30,495	79,720
Less: Reinsurance ceded	1,691,765	20,830	-	20,830	819,063	27,983	847,046	2,656	5,427	1,054,413	348,143	67,176	8,609	-	90,394	10,655	2,434,519	4,147,114
<b>Net Commission</b>	<b>(1,167,213)</b>	<b>270,149</b>	<b>-</b>	<b>270,149</b>	<b>830,857</b>	<b>87,936</b>	<b>918,793</b>	<b>27,089</b>	<b>52,563</b>	<b>(601,490)</b>	<b>(88,396)</b>	<b>(33,101)</b>	<b>13,888</b>	<b>-</b>	<b>(90,394)</b>	<b>7,287</b>	<b>206,239</b>	<b>(690,825)</b>
<b>Break up of Gross Commission</b>																		
Agents	49,625	72,986	-	72,986	596,678	54,124	650,802	14,476	15,796	80,242	9,439	9,715	1,649	-	-	2,314	784,433	907,044
Brokers	264,355	205,711	-	205,711	674,801	40,456	715,256	13,918	21,344	110,753	221,491	20,372	20,773	-	-	10,389	1,134,297	1,604,362
Corporate Agents	170,670	2,884	-	2,884	61,296	3,898	65,194	1,353	20,181	254,827	150	2,717	75	-	-	5,238	349,734	523,288
Others: Web Aggregators, IMF, MISIP etc	65	10	-	10	317,146	17,442	334,587	-	32	7,102	12	67	-	-	-	1	341,800	341,875
<b>Total</b>	<b>484,715</b>	<b>281,591</b>	<b>-</b>	<b>281,591</b>	<b>1,649,920</b>	<b>115,919</b>	<b>1,765,839</b>	<b>29,745</b>	<b>57,353</b>	<b>452,923</b>	<b>231,093</b>	<b>32,871</b>	<b>22,497</b>	<b>-</b>	<b>-</b>	<b>17,942</b>	<b>2,610,263</b>	<b>3,376,569</b>

(₹ in '000s)

Particulars	FIRE	MARINE			MISCELLANEOUS													For the Quarter Ended September 30, 2020
		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	
Commission Paid - Direct	268,464	118,657	-	118,657	862,137	79,293	941,430	17,915	29,829	348,417	116,198	12,009	19,479	-	-	10,684	1,495,961	1,883,082
Add: Reinsurance accepted	7,657	8,434	-	8,434	-	-	-	-	(635)	-	14,373	680	2,363	-	-	-	16,781	32,872
Less: Reinsurance ceded	516,316	18,140	-	18,140	552,539	15,088	567,627	2,290	2,791	96,064	188,536	47,128	12,651	-	6,560	3,052	926,699	1,461,155
<b>Net Commission</b>	<b>(240,195)</b>	<b>108,951</b>	<b>-</b>	<b>108,951</b>	<b>309,598</b>	<b>64,205</b>	<b>373,803</b>	<b>15,625</b>	<b>26,403</b>	<b>252,353</b>	<b>(57,965)</b>	<b>(34,439)</b>	<b>9,191</b>	<b>-</b>	<b>(6,560)</b>	<b>7,632</b>	<b>586,043</b>	<b>454,799</b>
<b>Break up of Gross Commission</b>																		
Agents	35,585	31,624	-	31,624	304,880	31,951	336,831	7,505	6,487	58,922	4,101	5,079	448	-	-	883	420,256	487,465
Brokers	132,558	85,584	-	85,584	382,525	24,719	407,245	9,392	7,061	44,721	112,025	4,916	19,031	-	-	4,543	608,934	827,077
Corporate Agents	100,232	1,449	-	1,449	68,181	4,311	72,492	1,018	16,235	242,837	71	2,014	-	-	-	5,259	339,925	441,607
Others: Web Aggregators, IMF, MISIP etc	88	-	-	-	106,551	18,312	124,863	-	46	1,937	-	-	-	-	-	-	126,846	126,933
<b>Total</b>	<b>268,464</b>	<b>118,657</b>	<b>-</b>	<b>118,657</b>	<b>862,137</b>	<b>79,293</b>	<b>941,430</b>	<b>17,915</b>	<b>29,829</b>	<b>348,417</b>	<b>116,198</b>	<b>12,009</b>	<b>19,479</b>	<b>-</b>	<b>-</b>	<b>10,684</b>	<b>1,495,961</b>	<b>1,883,082</b>

(₹ in '000s)

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		Marine Cargo	Marine Others	Marine Total	Motor-OD	Motor-TP	Motor	Workmen's Compensation	Personal Accident	Health Insurance	Liability	Engineering	Trade Credit	Aviation	Weather	Others	Total	
Commission Paid - Direct	220,646	119,362	-	119,362	803,823	64,660	868,483	14,367	35,267	249,803	94,224	13,285	11,621	-	-	8,916	1,295,966	1,635,974
Add: Reinsurance accepted	19,724	7,389	-	7,389	-	-	-	-	-	-	16,657	540	-	-	-	-	17,197	44,310
Less: Reinsurance ceded	318,079	10,911	-	10,911	366,784	14,846	381,630	878	3,010	534,912	146,759	35,346	4,508	-	21,830	4,682	1,133,555	1,462,545
<b>Net Commission</b>	<b>(77,709)</b>	<b>115,840</b>	<b>-</b>	<b>115,840</b>	<b>437,039</b>	<b>49,814</b>	<b>486,853</b>	<b>13,489</b>	<b>32,257</b>	<b>(285,109)</b>	<b>(35,878)</b>	<b>(21,521)</b>	<b>7,113</b>	<b>-</b>	<b>(21,830)</b>	<b>4,234</b>	<b>179,608</b>	<b>217,739</b>
<b>Break up of Gross Commission</b>																		
Agents	22,890	32,633	-	32,633	269,314	29,691	299,005	6,975	9,079	38,865	5,404	5,404	523	-	-	984	366,240	421,763
Brokers	104,174	85,390	-	85,390	437,635	24,351	461,986	6,682	11,881	47,833	88,740	6,473	11,023	-	-	5,224	639,842	829,406
Corporate Agents	93,551	1,338	-	1,338	32,299	2,231	34,530	709	14,279	160,767	40	1,376	75	-	-	2,695	214,472	309,360
Others: Web Aggregators, IMF, MISIP etc	31	1	-	1	64,575	8,387	72,962	-	28	2,337	40	32	-	-	-	12	75,412	75,444
<b>Total</b>	<b>220,646</b>	<b>119,362</b>	<b>-</b>	<b>119,362</b>	<b>803,823</b>	<b>64,660</b>	<b>868,483</b>	<b>14,367</b>	<b>35,267</b>	<b>249,803</b>	<b>94,224</b>	<b>13,285</b>	<b>11,621</b>	<b>-</b>	<b>-</b>	<b>8,916</b>	<b>1,295,966</b>	<b>1,635,974</b>